

In claim 4, said text document being part of an email server is vague and indefinite. It is not clear how this limits the text document. The text document being part of an e-mail server allows the user to send information to the users e-mail address when the card is swiped.

In claim 11, further information being inputted by a wireless device is vague and indefinite. It is not clear how this limits the system. The wireless device of claim 11 includes for example, pagers, cell phones, palm pilots, and PDA's.

Claim 4 is rejected under 35 USC 112 for being incomplete for omitting essential elements, such omission amounting to a gap between the elements. The omitted elements are the elements that render it operable. U.S. Patent 5,739,512 cited in the prior art section of the present application details how an e-mail address is incorporated into a bank card or other machine readable card. The present invention according to claim 4 then takes that information, places it in a text document made up of fields and places the information into its specific fields. The application sets forth specifically how this is done.

Claim 12 is vague and indefinite, how is the wireless connected to the email account. It is known in the art to send an e-mail from a wireless device such as a cell phone, pager, or other wireless device.

Claims 1-12 are rejected as being obvious over Concur Technologies, Portable Software, Press Release.

The Examiner states that the prior art teaches that Portable Software Corporation are makers of the Xpense Management Solution (XMS) the leading enterprise client/server travel and entertainment (T&E) expense management software. It teaches

that Vantive Corporation will assist Portable Software in hiring additional development, systems integration, and sales staff to quickly support the worldwide demand for Portable Software's flagship and entertainment expense management software, the Xpense Management Solution (XMS).

Portable Software's Xpense Management Solution is an integrated client/server solution that dramatically reduces processing costs by streamlining and automating the entire travel and entertainment expense management process—from expense report preparation, approval, and processing through systems integration and data analysis. With XMS, preparing expense reports is easier and business travelers are reimbursed faster. Accounting is more productive because reports are delivered on-line and automatically link to financial systems, eliminating the need to re-key expenses. XMS ensures that expense reports are complete, accurate, approved and in compliance with corporate policy. With robust expense data easily accessible, management can analyze T&E trends, manage cash flow, and negotiate better vendor rates. And XMS seamlessly integrates with a company's existing and future charge cards and financial, travel, e-mail and operating systems.

Portable Software Corporation develops and markets travel and entertainment (T&E) automation software and services. Its products are designed to serve the entire enterprise, from business travelers to corporate accounting departments. The company's flagship product, the Xpense Management Solution (XMS), is the most complete T&E expense software available on the market and has been adopted by more Fortune 1000 and multinational companies than any other automated T&E expense management solution. The primary reference fails to teach the method of opening the account by

swiping a card having a person email address. The secondary reference teaches that Internet based transaction enabling systems comprising a card and a URL address are well known. It would have been obvious to use this system to initiate the recording of travel and expenses information of the primary reference as motivated by the need to increase efficiency.

The XMS software of Concur is a system which receives information from a credit card company and presents the information directly to a user. Concur has a contract with American Express so that when American Express receives a charge that it then delivers this charge to Concur which then delivers the charge to a user who pays for this service. What this does for the user is rather than the user waiting up to thirty days for receipt of a credit card bill, the user receives this information more quickly which enables the user to then manually prepare an expense report for their company. This information was learned by visiting the website of Concur and speaking with a customer representative.

Amended claim 1 relates to a method which requires sweeping a card having a person's email address on said card through a card reader; entering information about the expense into the card reader; and entering the information into fields of the Internet Expense Account.

The XMS software of Concur does not relate to an e-mail address being on a card. Further, there are no fields which are part of the expense account produced to the user of XMS. Therefore claim 1 is not anticipated or obvious over XMS.

Claim 2 depends on claim 1 and further requires that information be entered into the Internet Expense Account comprise information not on the card.

Concur does not relate to any information which is not part of information provided by American Express. Claim 2 requires that information entered into the Internet Expense Account relate to other information which is not part of the card.

Based on the remarks above for claim 1, claim 2 is not anticipated nor obvious over XMS.

Claim 3 depends on claim 1 and requires that the information from the card not be deleted.

Based on the remarks above for claim 1, claim 3 is not anticipated nor obvious over XMS.

Claim 4 relates to a system for generating an Internet Expense Account comprising: a card having a person's email address; a text document made up of fields; the text document being part of an email server; the system allowing the information to be transferred from the card to the text document.

The XMS software of Concur does not relate to an e-mail address being on a card. Further, there are no fields which are part of the expense account produced to the user of XMS. Therefore claim 4 is not anticipated or obvious over XMS.

Claim 5 depends on claim 4 and requires that the fields include expenses, date and name of party to whom payment is due. The XMS software does not provide fields which include expenses, date and name of party to whom payment is due. Further, for the reasons stated above for claim 4, claim 5 is not anticipated nor obvious over XMS.

Claim 6 depends on claim 4 and requires a field relating to whom the expenses are billable to. The XMS software does not provide a field relating to whom the

expenses are billable to. Further, for the reasons stated above for claim 4, claim 6 is not anticipated nor obvious over XMS.

Claim 7 depends on claim 4 and requires that the system allow further information to be inputted into the text document.

Concur does not relate to any information which is not part of information provided by American Express. Claim 7 requires that information entered into the Internet Expense Account relate to other information which is not part of the card.

Based on the remarks above for claim 4, claim 7 is not anticipated nor obvious over XMS.

Claim 8 depends on claim 4 and requires that the information from the card cannot be changed in the document.

For the reasons stated above for claim 4, claim 8 is not anticipated nor obvious over XMS.

Claim 9 depends on claim 4 and requires that the system divides the information from the card into separate fields.

The XMS system simply takes the information from American Express and provides it to the user. The XMS software does not divide the information from the card into separate fields. For the reasons stated above for claim 4, claim 9 is not anticipated nor obvious over XMS.

Claim 10 depends on claim 9 and requires that the fields include travel, food and accommodations.

The XMS system does not provide any fields, including fields such as travel, food and accommodations. For the reasons stated above for claim 4, claim 10 is not anticipated nor obvious over XMS.

Claim 11 depends on claim 7 and further requires that the information be inputted by a wireless device.

The XMS system prior to July 3, 2000 did not use wireless devices for transferring information to their system. For the reasons stated above for claim 4, claim 11 is not anticipated nor obvious over XMS.

Claim 12 relates to a method for keeping expenses in an Internet Expense Account comprising entering information into a wireless device which is connected to a user's email account; the information concerning expenses incurred by the user; entering information into fields of the Internet expense account.

The XMS system prior to July 3, 2000, did not use wireless devices to send information to its system. Further, the XMS system does not enter the information into fields. Therefore, claim 12 is not anticipated nor obvious over XMS.

Applicant now believes that the application is in condition for allowance.

Respectfully submitted,

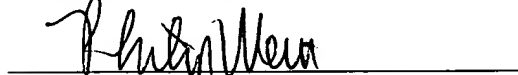


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In the Claims

1. A method for keeping expenses in an Internet expense account comprising;
swiping a card having a person's email address [encoded] on said card through a card reader;
entering information about said expense into said card reader;
entering said information into fields of said Internet expense account..
2. The method of claim 1 wherein further information is entered into the Internet expense account other than said information from said card.
3. The method of claim 1 wherein information from said card can not be deleted.
4. A system for generating an Internet Expense Account comprising:
a card having a person's email address
a text document made up of fields;
said text document being part of an email server;
said system allowing information to be transferred from said card to said text document.
5. The system of claim 4 wherein said fields include expenses, date, and name of party to whom payment is due.
6. The system of claim 4 wherein said field s further comprise to whom said expenses are billable.
7. The system of claim 4 wherein said system allows further information to be inputted into said text document.
8. The system of claim 4 wherein said information from said card can not be changed in said text document.